

IN THE SPECIFICATION

Please replace the paragraph starting on line 6, with the following paragraph.

This application is related to co-pending United States Patent Application Serial No.

AI
09/_____entitled 09/645,794 entitled "Insurance Incentive Program Having a Term of Years
for Promoting the Purchase or Lease of an Automobile" filed on _____, and on August 24,
2000, and is further related to co-pending United States Patent Application Serial No.

09/_____entitled 09/645,795 entitled "Insurance Incentive Program for Promoting the
Purchase of an Automobile After an Expiration of a Lease" filed on _____, both on August 24,
2000, both assigned to the assignee of the present invention, the entirety of each being
incorporated herein by reference.